

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application:

1 - 370. (Cancelled)

371. (Previously presented) A method by an accumulator agency of accumulating a child support payment through a bank and processing a child support disbursement to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising the steps, performed by a processor, of:

initiating the child support payment with child support disbursement information at the accumulator agency from a payor to a payee through a collector;

transferring to the accumulator agency the child support payment and the child support disbursement information from the collector;

processing from the accumulator agency to the bank the child support payment as a debit transaction; and

processing from the agency to the state child support disbursement information as an addendum transaction.

372. (Previously presented) The method of claim 371, wherein the transferring step occurs by financial electronic data interchange (FEDI).

373. (Previously presented) The method of claim 371, wherein the step of processing the child support payment occurs by electronic funds transfer (EFT).

374. (Previously presented) The method of claim 371, wherein the step of processing the child support disbursement information occurs by electronic data interchange (EDI).

375. (Previously presented) A system at an accumulator agency for accumulating a child support payment through a bank and processing a child support disbursement to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

an initiating component configured to initiate the child support payment with child support disbursement information at the accumulator agency from a payor to a payee through a collector;

a transferring component configured to transfer to the accumulator agency the child support payment and the child support disbursement information from the collector;

a child support payment processing component configured to process from the accumulator agency to a the bank the child support payment as a debit transaction; and

a child support disbursement processing component configured to process from the accumulator agency to the state child support disbursement information as an addendum transaction.

376. (Previously presented) The system of claim 375, wherein the transferring component occurs by financial electronic data interchange (FEDI).

377. (Previously presented) The system of claim 375, wherein the child support payment processing component occurs by electronic funds transfer (EFT).

378. (Previously presented) The system of claim 375, wherein the child support disbursement processing component occurs by electronic data interchange (EDI).

379. (Currently amended) A computer usable medium storing instructions that, when executed, cause having computer-readable code embodied therein for causing a computer at an accumulator agency to accumulate perform a method for accumulating a child support payment through a bank and process a child support disbursement to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, the computer-usable code method comprising:

~~an initiation module configured to initiate~~ initiating a child support payment with child support disbursement information at the accumulator agency from a payor to a payee through a collector;

~~a transfer module configured to transfer~~ transferring to the accumulator agency the child support payment and the child support disbursement information from the collector;

~~a child support payment module configured to process~~ processing from the accumulator agency to a the bank the child support payment as a debit transaction; and

~~a child support disbursement module configured to process~~ processing from the accumulator agency to the state child support disbursement information as an addendum transaction.

380. (Currently amended) The computer usable medium of claim 379, wherein the ~~transfer module~~ transferring occurs by financial electronic data interchange (FEDI).

381. (Currently amended) The computer usable medium of claim 379, wherein the child support payment ~~module~~ processing occurs by electronic funds transfer (EFT).

382. (Currently amended) The computer usable medium of claim 379, wherein the child support disbursement ~~module~~ processing occurs by electronic data interchange (EDI).

383. (Previously presented) A method by an accumulator agency of processing a child support payment through a bank to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising the steps, performed by a processor, of:

receiving at the accumulator agency child support payment information from a collector regarding the child support payment;

initiating by the accumulator agency the child support payment as a debit transaction;

executing the debit transaction reflecting the child support payment through an automated clearing house (ACH); and

executing a credit reflecting the child support payment from the ACH to the bank for the benefit of the state.

384. (Previously presented) The method of claim 383, wherein the sending step occurs by the transmission of an addendum-based FEDI file.

385. (Previously presented) The method of claim 383, wherein the initiating step occurs by an EFT transaction.

386. (Previously presented) The method of claim 383, wherein the initiating step occurs by an FEDI transaction.

387. (Previously presented) The method of claim 383, wherein the initiating step occurs through an accumulator agency's bank.

388. (Previously presented) The method of claim 383, further comprising the step of: processing the debit transaction from the ACH to a collector's bank.

389. (Previously presented) A system at an accumulator agency for processing through a bank to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities a child support payment, comprising:

a receiving component configured to receive at the accumulator agency child support payment information from a collector regarding the child support payment;

an initiating component configured to initiate by the accumulator agency the child support payment as a debit transaction;

a first executing component configured to execute the debit transaction reflecting the child support payment through an automated clearing house (ACH); and

a second executing component configured to execute a credit reflecting the child support payment from the ACH to the bank for the benefit of the state.

390. (Previously presented) The system of claim 389, wherein the receiving component occurs by the receipt of an addendum-based FEDI file.

391. (Previously presented) The system of claim 389, wherein the initiating component occurs by an EFT transaction.

392. (Previously presented) The system of claim 389, wherein the initiating component occurs by an FEDI transaction.

393. (Previously presented) The system of claim 389, wherein the initiating component occurs through an accumulator agency's bank.

394. (Previously presented) The system of claim 389, further comprising:
a processing component configured to process the debit transaction from the ACH to a collector's bank.

395. (Previously presented) A computer usable medium having computer readable code embodied therein for causing a computer at an accumulator agency to process a child support payment through a bank to a governmental state entity of the

United States, wherein the accumulator agency, the bank, and the state are separate entities, the computer usable code comprising:

- a receiving module configured to receive at the accumulator agency child support payment information from a collector regarding the child support payment;

- an initiating module configured to initiate by the accumulator agency the child support payment as a debit transaction;

- a first executing component configured to execute the debit transaction reflecting the child support payment through an automated clearing house (ACH); and

- a second executing component configured to execute a credit reflecting the child support payment from the ACH to the bank for the benefit of the state.

396. (Previously presented) A method by an accumulator agency of processing through a bank a child support disbursement from a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising the steps, performed by a processor, of:

- transmitting by the accumulator agency through the bank child support disbursement information to the state;

- receiving at the accumulator agency through the bank child support disbursement transaction information from the state regarding authorization for the child support disbursement as an addendum transaction; and

- executing by the accumulator agency through the bank the child support disbursement to a recipient.

397. (Previously presented) The method of claim 396, wherein the transmitting step occurs by an addendum-based EDI transaction.

398. (Previously presented) The method of claim 396, wherein the executing step includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.

399. (Previously presented) The method of claim 396, further comprising the step of: issuing an invoice for the child support disbursement.

400. (Previously presented) A system at an accumulator agency for processing through a bank a child support disbursement from a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

a transmitting component configured to transmit by the accumulator agency through the bank child support disbursement information to the state;

a receiving component configured to receive at the accumulator agency through the bank child support disbursement transaction information from the state regarding authorization for the child support disbursement as an addendum transaction; and

an executing component configured to execute by the accumulator agency through the bank the child support disbursement to a recipient.

401. (Previously presented) The system of claim 400, wherein the transmitting component occurs by an addendum-based EDI transaction.

402. (Previously presented) The system of claim 400, wherein the executing component further includes a child support paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

403. (Previously presented) The system of claim 400, further comprising an issuing component configured to issue an invoice for the child support disbursement.

404. (Currently amended) A computer usable medium storing instructions that, when executed, cause ~~having computer readable code embodied therein for causing a~~ computer at an accumulator agency to perform a method for processing process through a bank a child support disbursement from a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, the ~~computer usable code~~ method comprising:

[[a]] ~~transmitting module configured to transmit~~ by the accumulator agency through the bank child support disbursement information to the state;

[[a]] ~~receiving module configured to receive~~ at the accumulator agency through the bank child support disbursement transaction information from the state regarding authorization for the child support disbursement as an addendum transaction; and

[[an]] ~~executing module configured to execute~~ by the accumulator agency through the bank the child support disbursement to a recipient.

405-439. (Cancelled)

440. (Previously presented) A method by an accumulator agency of accumulating a child support payment through a bank and processing a child support disbursement to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising the steps, performed by a processor, of:

instituting at the accumulator agency the child support payment with child support disbursement information from an employee to a recipient through an employer;

receiving the child support payment and the child support disbursement information at the accumulator agency from the employer;

initiating by the accumulator agency the child support payment through the bank as a debit transaction;

transmitting by the accumulator agency the child support disbursement to the state as a first addendum transaction;

receiving at the accumulator agency child support disbursement transaction information from the state regarding the child support disbursement to the recipient as a second addendum transaction; and

executing by the accumulator agency the child support disbursement to the recipient.

441. (Previously presented) The method of claim 440, further comprising the step of:

issuing an invoice for the child support disbursement to the recipient.

442. (Previously presented) The method of claim 440, wherein the child support payment is an alimony child support payment.

443. (Previously presented) The method of claim 440, wherein the child support payment is a payment on a judgment.

444. (Previously presented) The method of claim 440, wherein the child support payment is a payment on an attachment.

445. (Previously presented) The method of claim 440, wherein the employee is a noncustodial parent.

446. (Previously presented) The method of claim 440, wherein the recipient is a custodial parent.

447. (Previously presented) The method of claim 440, wherein the executing step further includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.

448. (Previously presented) A system at an accumulator agency for accumulating a child support payment through a bank and processing a child support disbursement to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities comprising:

an instituting component configured to institute at the accumulator agency the child support payment with child support disbursement information from an employee to a recipient through an employer;

a first receiving component configured to receive the child support payment and the child support disbursement information at the accumulator agency from the employer;

an initiating component configured to initiate by the accumulator agency the child support payment through a-the bank as a debit transaction;

a second transmitting component configured to transmit by the accumulator agency the child support disbursement to a-the state as a first addendum transaction;

a receiving component configured to receive at the accumulator agency child support disbursement transaction information from the state regarding the child support disbursement to the recipient as a second addendum transaction; and

an executing component configured to execute by the accumulator agency the child support disbursement to the recipient.

449. (Previously presented) The system of claim 448, further comprising: an issuing component configured to issue an invoice for the child support disbursement to the recipient.

450. (Previously presented) The system of claim 448, wherein the child support payment is an alimony child support payment.

451. (Previously presented) The system of claim 448, wherein the child support payment is a payment on a judgment.

452. (Previously presented) The system of claim 448, wherein the child support payment is a payment on an attachment.

453. (Previously presented) The system of claim 448, wherein the employee is a noncustodial parent.

454. (Previously presented) The system of claim 448, wherein the recipient is a custodial parent.

455. (Previously presented) The system of claim 448, wherein the executing component further includes a child support paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

456. (Previously presented) A method by an accumulator agency of processing through a bank a child support payment to a governmental state entity of the United States, wherein the accumulator agency, the bank, and the state are separate entities, comprising the steps, performed by a processor, of:

receiving from an employer the child support payment at the accumulator agency, the child support payment having been withheld from a portion of an employee's salary;

initiating by the accumulator agency the child support payment through the bank to the state as a debit transaction; and

executing by the accumulator agency the child support payment from the bank to the state through an ACH.

457. (Previously presented) The method of claim 456, further comprising the step of: processing the child support payment from the ACH to an employer's bank.

458. (Previously presented) The method of claim 456, further comprising the step of: dispatching a credit reflecting the child support payment to the state's bank for the benefit of the state.

459. (Previously presented) The method of claim 458, wherein the receiving step occurs by an addendum-based FEDI transaction.

460. (Previously presented) The method of claim 459, wherein the FEDI transaction comprises a cash concentration or child support disbursement plus addenda (CCD+) payment format.

461. (Previously presented) The method of claim 459, wherein the FEDI transaction comprises a corporate trade exchange (CTX) payment format.

462. (Previously presented) The method of claim 458, wherein the initiating step occurs by a debit-base EFT transaction.

463. (Previously presented) The method of claim 458, wherein the initiating step occurs by an addendum-based FEDI transaction.

464. (Previously presented) The method of claim 458, wherein the child support payment is an alimony child support payment.

465. (Previously presented) The method of claim 458, wherein the child support payment is a payment on a judgment.

466. (Previously presented) The method of claim 458, wherein the child support payment is a payment on an attachment.

467. (Previously presented) The method of claim 458, wherein the employee is a noncustodial parent.

468. (Previously presented) The method of claim 458, wherein the recipient is a custodial parent.

469. (Previously presented) The method of claim 458, wherein the state is a state child support agency.

470. (Previously presented) A system at an accumulator agency for processing through a bank a child support payment to a governmental state entity of the United

States, wherein the accumulator agency, the bank, and the state are separate entities, comprising:

a receiving component configured to receive from an employer the child support payment at the accumulator agency the child support payment having been withheld from a portion of an employee's salary;

an initiating component configured to initiate by the accumulator agency the child support payment through the bank to the state as a debit transaction; and

an executing component configured to execute by the accumulator agency the child support payment from the bank to the state through an ACH.

471. (Previously presented) The system of claim 470, further comprising: a processing component configured to process the child support payment from the ACH to an employer's bank.

472. (Previously presented) The system of claim 470, further comprising: a dispatching component configured to dispatch a credit reflecting the child support payment to the state's bank for the benefit of the state.

473. (Previously presented) The system of claim 472, wherein the receiving component occurs by an addendum-based FEDI transaction.

474. (Previously presented) The system of claim 473, wherein the FEDI transaction comprises a cash concentration or child support disbursement plus addenda (CCD+) payment format.

475. (Previously presented) The system of claim 473, wherein the FEDI transaction comprises a corporate trade exchange (CTX) payment format.

476. (Previously presented) The system of claim 472, wherein the initiating component occurs by a debit-based EFT transaction.

477. (Previously presented) The system of claim 472, wherein the initiating component occurs by an addendum-based FEDI transaction.

478. (Previously presented) The system of claim 472, wherein the child support payment is an alimony child support payment.

479. (Previously presented) The system of claim 472, wherein the child support payment is a payment on a judgment.

480. (Previously presented) The system of claim 472, wherein the child support payment is a payment on an attachment.

481. (Previously presented) The system of claim 472, wherein the employee is a noncustodial parent.

482. (Previously presented) The system of claim 472, wherein the recipient is a custodial parent.

483. (Previously presented) The system of claim 472, wherein the state is a state child support agency.